

Form 604

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Andrew W. Yavorka	:	Case No. 18-22661-GLT
aka Andrew William Yavorka	:	Chapter: 13
Barbara C. Yavorka	:	
aka Barbara Christine Yavorka, aka Barbara	:	
Christine Snowden, aka Barbara Christine Burger,	:	
and others...	:	
Debtor(s)	:	Related to Document No. 84
	:	
RONDA J. WINNECOUR, Trustee,	:	Hearing Date: 10/18/23 at 11:00 AM
Movant(s),	:	
	:	
v.	:	
No Respondents	:	
Respondent(s).	:	

**ORDER SCHEDULING DATE  
FOR RESPONSE AND HEARING ON MOTION**

**AND NOW**, this *The 28th of August, 2023*, a *Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements* (the "Motion") having been filed at Doc. No. 84 by the Chapter 13 Trustee,

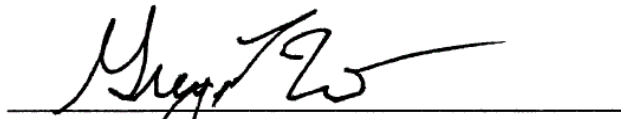
It is hereby **ORDERED, ADJUDGED and DECREED** that:

(1) **On or before October 9, 2023**, any **Response**, including a consent to the Motion, shall be filed with the Clerk's Office at U.S. Bankruptcy Court, (5414 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219) and served on counsel for the Moving Party.

(2) This Motion is scheduled for hearing on **October 18, 2023 at 11:00 AM** in Courtroom A, 54th Floor, U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219, at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion. In accordance with Judge Taddonio's procedures, parties may appear for non-evidentiary matters remotely by utilizing the Zoom video conference platform. Parties seeking to appear remotely must register for the hearing by submitting a registration form via the link published on Judge Taddonio's website (which can be found at: <http://www.pawb.uscourts.gov/judge-taddonios-video-conference-hearing-information>) by no later than 4 p.m. on the business day prior to the scheduled hearing. All parties participating remotely shall comply with Judge Taddonio's General Procedures (which can be found at: <http://www.pawb.uscourts.gov/sites/default/files/pdfs/glt-proc.pdf>). **Parties who fail to timely register for remote participation will be expected to attend the hearing in person.**

(3) If, after proper service, a Respondent fails to timely file a *Response*, the Court *may* determine that no hearing is required and accordingly enter the order by default. **To determine if a default order has been entered, the Moving Party is directed to the calendar for Judge Gregory L Taddonio posted on the Court's website at [www.pawb.uscourts.gov](http://www.pawb.uscourts.gov) one day prior to the hearing.** In the event a default order has been signed, the Moving Party shall **IMMEDIATELY** advise all affected parties. If a default order has not been entered, the parties are **required** to appear at the hearing.

(4) Once the Motion is approved, if either the Debtor's *Certificate of Discharge Eligibility* or *Certificate of Financial Management* is not timely filed, *the case is* **SUBJECT TO CLOSURE WITHOUT A DISCHARGE** without further notice or hearing.



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Gregory L. Taddonio, Chief Judge  
United States Bankruptcy Court

cm: All Parties Listed on The Clerk's Mailing Matrix

In re:  
Andrew W. Yavorka  
Barbara C. Yavorka  
Debtors

Case No. 18-22661-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Aug 28, 2023

User: auto  
Form ID: 604

Page 1 of 5  
Total Noticed: 73

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 30, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Andrew W. Yavorka, Barbara C. Yavorka, 2555 Wildwood Rd, Allison Park, PA 15101-2223
sp	+ Kevin Abramowicz, East End Trial Group, LLC, 212 45th St., Pittsburgh, PA 15201-2802
cr	+ LOANCARE, LLC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
14873750	+ Fox Hills Cash, P.O. Box 196, Batesland, SD 57716-0196
14873752	+ Global Credit, P.O. Box 2127, Schiller Park, IL 60176-0127
14873754	+ Gregg Lawrence Morris, Esq., 213 East Main St, Carnegie, PA 15106-2701
14873759	+ Michael F. Ratchford, Esq., Ratchford Law Group, PC, 409 Lackawanna Avenue, Ste 320, Scranton, PA 18503-2087
14873770	+ RLG, 409 Lackawanna Ave Ste 320, Scranton, PA 18503-2087
14873773	+ True Accord, 153 Maiden Lane 3rd Fl, San Francisco, CA 94108-5301
14873778	+ White Hills, Island Finance, P.O. Box 330, Hays, MT 59527-0330

TOTAL: 10

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Aug 28 2023 23:40:58	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: ebnpeoples@grblaw.com	Aug 28 2023 23:36:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Aug 28 2023 23:39:00	SELECT PORTFOLIO SERVICING, INC, PO Box 65250, Salt Lake City, UT 84165-0250
cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Aug 28 2023 23:37:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
cr	+ Email/Text: SLSBKNotices@nationalbankruptcy.com	Aug 28 2023 23:37:00	Specialized Loan Servicing LLC, 14841 Dallas Pkwy Suite 425, Dallas, TX 75254-8067
cr	+ Email/Text: ebnjts@grblaw.com	Aug 28 2023 23:36:00	Township of Hampton, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
14873735	Email/Text: legal@arsnational.com	Aug 28 2023 23:37:00	ARS National Services, Inc., P.O. Box 469046, Escondido, CA 92046-9046
14873734	+ Email/Text: ally@ebn.phinsolutions.com	Aug 28 2023 23:36:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
14879697	Email/Text: ally@ebn.phinsolutions.com		

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		Aug 28 2023 23:36:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14873736	+ Email/Text: BarclaysBankDelaware@tsico.com	Aug 28 2023 23:37:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
14873737	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 28 2023 23:40:54	Bill Me Later, P.O. Box 5018, Lutherville Timonium, MD 21094-5018
14873738	+ Email/Text: notices@burt-law.com	Aug 28 2023 23:39:00	Burton Neil & Associates, P.C., 1060 Andrew Dr Ste 170, West Chester, PA 19380-5600
14873739	Email/Text: cms-bk@cms-collect.com	Aug 28 2023 23:37:00	Capital Management Services, LP, 698 South Ogden, Buffalo, NY 14206-2317
14873740	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 28 2023 23:40:42	Capital One (USA) N.A., Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14873741	Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 29 2023 00:02:52	Capital One (USA) N.A., P.O. Box 71083, Charlotte, NC 28272-1083
14897228	Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 29 2023 00:03:05	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14900186	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 28 2023 23:41:03	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14873743	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 29 2023 00:01:45	Citicorp Credit Services, Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
14873744	Email/Text: bankruptcy@sccompanies.com	Aug 28 2023 23:39:00	Country Door, 1112 7th Ave, Monroe, WI 53566-1364
14893762	+ Email/Text: bankruptcy@sccompanies.com	Aug 28 2023 23:39:00	Country Door, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14908238	Email/Text: BKPT@cfna.com	Aug 28 2023 23:36:00	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
14873745	+ Email/Text: BKPT@cfna.com	Aug 28 2023 23:36:00	Credit First National Association, Attn: BK Credit Operations, Po Box 81315, Cleveland, OH 44181-0315
14877962	Email/Text: mrdiscen@discover.com	Aug 28 2023 23:36:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14873746	+ Email/Text: mrdiscen@discover.com	Aug 28 2023 23:36:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14910098	+ Email/Text: kbarkley@bernsteinlaw.com	Aug 28 2023 23:39:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15183861	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Aug 28 2023 23:39:00	Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250
14873747	Email/Text: data_processing@fin-rec.com	Aug 28 2023 23:37:00	Financial Recovery Services, P.O. Box 385908, Minneapolis, MN 55438-5908
14873748	+ Email/Text: bnc-bluestem@quantum3group.com	Aug 28 2023 23:39:00	Fingerhut/Webbank, Bankruptcy Dept, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
14873749	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Aug 29 2023 00:20:03	First Premier Bank, Po Box 5524, Sioux Falls, SD 57117-5524
14873751	+ Email/Text: Banko@frontlineas.com	Aug 28 2023 23:39:00	Frontline Asset Strategies, LLC, 2700 Snelling Avenue North Ste 250, Saint Paul, MN 55113-1783
14873753	^ MEBN	Aug 28 2023 23:30:17	Great Plains Lending, Attn: Bankruptcy, 1050 East 2nd Street, Box 500, Edmond, OK 73034-5313
14873755	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Aug 28 2023 23:37:00	Internal Revenue Service, Centralized Insolvency, Operations, P.O. Box 7346, Philadelphia, PA 19101-7346

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14873742	Email/PDF: ais.chase.ebn@aisinfo.com	Aug 28 2023 23:41:38	Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
14894865	Email/PDF: resurgentbknofications@resurgent.com	Aug 29 2023 00:03:04	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14873757	+ Email/PDF: resurgentbknofications@resurgent.com	Aug 28 2023 23:41:44	LVNV Funding/Resurgent Capital, Po Box 10497, Greenville, SC 29603-0497
14873756	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Aug 28 2023 23:37:00	LoanCare LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
14873762	^ MEBN	Aug 28 2023 23:28:53	MRS BPO, LLC, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
14873758	+ Email/Text: bankruptcy@sccompanies.com	Aug 28 2023 23:36:00	Masseys, P.O. Box 2822, Monroe, WI 53566-8022
14873760	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 28 2023 23:38:00	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
14897367	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 28 2023 23:38:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14873761	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 28 2023 23:38:00	Midland Funding, LLC, Attn: Bankruptcy, P.O. Box 939069, San Diego, CA 92193-9069
14889866	Email/PDF: cbp@omf.com	Aug 28 2023 23:40:54	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14873763	+ Email/PDF: cbp@omf.com	Aug 28 2023 23:40:55	Onemain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
14873764	+ Email/Text: bankruptcyntices@psecu.com	Aug 28 2023 23:39:00	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
14873767	Email/Text: invenibkt@phillips-cohen.com	Aug 28 2023 23:37:00	PCA Acquisitions, 1002 Justison St, Wilmington, DE 19801
14897956	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 29 2023 00:20:04	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14874141	+ Email/PDF: rmscedi@recoverycorp.com	Aug 29 2023 00:20:35	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14905333	+ Email/Text: bankruptcyntices@psecu.com	Aug 28 2023 23:39:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
14902424	+ Email/Text: bankruptcyntices@psecu.com	Aug 28 2023 23:39:00	PSECU, 1500 ELMERTON AVE., HARRISBURG, PA 17110-9214
14873766	Email/PDF: ais.sync.ebn@aisinfo.com	Aug 28 2023 23:41:29	Pay Pal Credit, P.O. Box 105658, Atlanta, GA 30348-5658
14873768	+ Email/Text: pcabkt@phillips-cohen.com	Aug 28 2023 23:37:00	Phillips & Cohen Associates, LTD, 1002 Justison Street, Wilmington, DE 19801-5148
14873769	+ Email/PDF: rmscedi@recoverycorp.com	Aug 28 2023 23:41:03	Portfolio Recovery Associates, LLC, Po Box 41021, Norfolk, VA 23541-1021
14902045	+ Email/Text: JCAP_BNC_Notices@jcap.com	Aug 28 2023 23:38:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14912274	+ Email/Text: bncmail@w-legal.com	Aug 28 2023 23:38:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
15032027	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Aug 28 2023 23:37:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
14873771	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 29 2023 00:02:39	Synchrony Bank/Lowes, P.O. Box 965005, Orlando, FL 32896-5005

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14873772	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 28 2023 23:40:43	Synchrony Bank/Walmart, P.O. Box 530927, Atlanta, GA 30353-0927
14895215	+ Email/Text: ebnjts@grblaw.com	Aug 28 2023 23:36:00	Township of Hampton, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14873774	+ Email/Text: BAN5620@UCBINC.COM	Aug 28 2023 23:37:00	United Collection Bureau, Inc., 5620 Southwyck Blvd Ste 206, Toledo, OH 43614-1501
14873775	+ Email/Text: hcouto@v-k-i.net	Aug 28 2023 23:36:00	Valentine & Kebartas, LLC, P.O. Box 325, Lawrence, MA 01842-0625
14912250	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Aug 28 2023 23:37:00	Wells Fargo Bank, N.A., c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
14873776	Email/Text: pitbk@weltman.com	Aug 28 2023 23:37:00	Weltman, Weinberg & Reis Co., LPA, 436 7th Ave Ste 2500, Pittsburgh, PA 15219-1842
14873777	+ Email/Text: pitbk@weltman.com	Aug 28 2023 23:37:00	Weltman, Weinberg & Reis Co., LPA, 436 7th Avenue, #2500, Pittsburgh, PA 15219-1842
TOTAL: 63			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Federal Home Loan Mortgage Corporation, as Trustee
cr		Federal Home Loan Mortgage Corporation, as Trustee
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14908976	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court., Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
sp	##+	Moynihan Law, P.C., 2 Chatham Center, Suite 230, Pittsburgh, PA 15219-3467
14873765	##+	Patenaude & Felix, 4545 Murphy Canyon Rd, San Diego, CA 92123-4363

TOTAL: 2 Undeliverable, 3 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 30, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 28, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2019-3 bnicholas@kmlawgroup.com
Christopher M. McMonagle	

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on behalf of Creditor LOANCARE LLC christopher.mcmonagle@bbs-law.com, bkecf@sterneisenberg.com

Denise Carlon

on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2019-3 dcarlon@kmlawgroup.com

Jeffrey R. Hunt

on behalf of Creditor Township of Hampton jhunt@grblaw.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com  
jbluemle@bernsteinlaw.com;kebeck@ecf.courtdrive.com

Maria Miksich

on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2019-3 mmiksich@kmlawgroup.com

Mark G. Moynihan

on behalf of Joint Debtor Barbara C. Yavorka mark@moynihanlaw.net  
moynihan.mark@gmail.com;moynihanmr71581@notify.bestcase.com

Mark G. Moynihan

on behalf of Debtor Andrew W. Yavorka mark@moynihanlaw.net  
moynihan.mark@gmail.com;moynihanmr71581@notify.bestcase.com

Office of the United States Trustee

ustpre03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Shawn N. Wright

on behalf of Debtor Andrew W. Yavorka shawn@shawnwrightlaw.com  
wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

Shawn N. Wright

on behalf of Joint Debtor Barbara C. Yavorka shawn@shawnwrightlaw.com  
wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

TOTAL: 13